Product Purchase Decision Making Process Among Urban Married Working Women in Tiruchirappalli District - An Analysis

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INTRODUCTION

Urban women play a significant role in the domestic and socio- economic life of the society. In India, over the years, both female and male roles have been changing. Many women are placing an increasing value on independence and the freedom to do what they want. Being aware of the dual responsibility at home and office, working wives are pressurized for time. As they enjoy economic freedom, it may appear that they make independent decisions. More women are also rejecting traditional roles related to submissiveness and home making. The rise in the importance of Information Technology has given rise to a variety of new professions. They have spawned a taste for a cosmopolitan lifestyle among the emerging middle class.Breakup of joint families, rise in the number of nuclear families and greater urbanization has increased the dependence on household appliances and labour - saving gadgets. In this scenario, women are becoming more visible in the markets and are emerging as the new decision makers at home.

Consumer behavior is a sub-division of human behavior and is characterized by the same inconsistency and unpredictability. In many ways, it is a subtle phenomenon. The reason for the behavior is not always clear. Consumer behavior is dynamic, because the thinking, feeling and actions of individual consumers and targeted consumer groups are constantly changing. The various aspect of consumer behavior and the influencing facts are not the same for all consumers. Each consumer segment has its own priorities, attitudes and preferences; therefore it is necessary to study various segments of the market. Strategies that work at one time or in one market may fail miserably at other times or in other markets. Consumer actions are sometimes difficult to predict and sometimes even hard to explain. Once the consumer is aroused to action, the next stage is information search. This normally begins with an internal search, namely, a review of memory for stored information and experiences regarding the problem. This information is in the form of beliefs and attitudes that have influenced the customers' preferences towards brands. If an internal search does not provide sufficient information about products, and how to evaluate them, the consumer continues with a more involved external search for information, through advertisements, printed product reviews and comments from friends.

A consumer may state her needs and wants in a manner, which demands a particular response, and yet may act in a contrary manner. She may not be aware of her deeper motivations and may change her mind at any stage. The decision making process may be said to begin when the consumer engages in problem recognition. This occurs when the consumer is activated by an awareness of sufficient differences between the actual state of affairs and the concept of the ideal situation. In any case, action occurs only when the consumer perceives a significantly large discrepancy between the actual and ideal states.

The more prominent role of women in decision making is due to increasing literacy, the ability to be assertive, the possession of independent incomes and more significantly, role in the family. Hence, it is interesting to study the process they go through when they make a purchase decision. Considering the studies regarding the role of women in rural in decision making (Damisa and Yohanna, 2007) and children in family purchase decision making (Kaur and Singh, 2006), the study about purchase decision making among urban married women is less explored and hence the present paper, which is designed for the subdivision of women with purchasing power, namely married women who are employed in government and quasi- government organizations such as Railways, Banks, Ordinance Factory Tiruchirappalli (OFT), Life Insurance Corporation (LIC), Bharat Sanchar Nigam Limited (BSNL) and Colleges in the South Indian town of Tiruchirappalli was undertaken.

PRODUCT PURCHASE DECISION-MAKING PROCESS AND BUYING MOTIVES FOR CONSUMER DURABLES

Consumer behavior in general is the process whereby individuals decide what, when, where, how and from whom to purchase goods and services. It is influenced by physical, psychological and social factors and includes all

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types of the behavior that consumers display in buying, using, evaluating and disposing of products. And so, it reflects the totality of consumers' actions with respect to the acquisition, consumption and disposition of goods and services, including the decision-making process that precedes buying process and post buying orientation.
Schiffman (1993) identifies the following dimensions in the decision to buy a product such as Basic purchase decision, Brand purchase decision, Channel purchase decision and Payment purchase decision. In this process, the consumer goes through a pre-selection process when she analyses and decides what to buy, when to buy, where to buy and how to buy. This process in not an isolated one and is part of the total behavior of the buyer. Various psycho-sociological factors influence the consumer in identifying the product to suit her needs. The domination of psychological factors may create an uncertainty for the manufacturer in predicting the market for his products. The product purchase decision can be studied as a process. A person may have many needs at any given time. A need becomes a motive when awareness of it is sufficiently aroused. A motive is a need that drives a person to act. The consumer driven by strong motive will be inclined to search for more information. Gathering information through advertisements, neighbours and other media, the consumer learns about products of different brands and their features. Next, the consumer identifies the alternatives capable of satisfying the need. The criteria used in the evaluation may be the consumers' own past experience, feelings towards various brands, the opinions of family members and friends, attributes of the products as well as benefits they received from using the product. Consumers' needs and decision making process also change according to age, income, educational qualifications and size of the family. These factors act as accessories in making the ultimate purchase decision.

METHODOLOGY

Preliminary survey was made of media articles and advertisements and fourteen consumer durables were selected as representing the felt needs. A questionnaire was designed covering these 14 consumer durables. By adopting purposive sampling, one hundred women who were working in banks, colleges, government offices and their preferences were selected. Based on their preferences, six items were selected for detailed study. The questionnaire initially prepared was pre-tested with a sample of 60 respondents, and on the basis of this, a few questions were, added, removed or modified. Then the final version of the questionnaire was used for data collection.
The data collected through the questionnaire were scrutinized, and SPSS package was used for the analysis. The following tools were used in the testing of the hypotheses and analysis of data.
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FRIEDMAN'S TEST

It is regarded as a two-way analysis of variance of ranks, which tests whether two ore more related samples have been drawn from the same population. In Friedman's analysis, the data from each case are ranked horizontally from 1 to K and a two-way analysis of variance is done. If some conditions have a substantially lower or higher sum of ranks than others, then this indicates that the conditions are significantly different (Sidney Siegel, 1965).

FACTOR ANALYSIS.

Factor analysis is a generic name given to a class of techniques, the purpose of which is data reduction and summarization. The object is to identify a relatively small number of underlying variables, which do not come under directly observable variables. These non-directly observable variables are called factors. This type of statistical analysis has greater significance in the applications of market research (Cooper, 1995).

LOGISTIC REGRESSION ANALYSIS

Logisitic regression analysis is a multivariate technique when the dependent variable has only two variables, 0 and 1. It is similar to multiple regression analysis, but the predicted values in multiple regression analysis cannot be interpreted as probabilities (Johnson, 1970).
The variables taken for analysis of this work include:
1. Motives for buying the selected products
2. Reason for not buying a specific product
3. Product wise process of information search which includes: a) reason for gathering information, b) Mode of gathering information.
4. Evaluation of product alternatives.
5. Mode of decision-making.

All the details were collected by preparing separate questionnaire for each parameter as shown in the Fig.1.

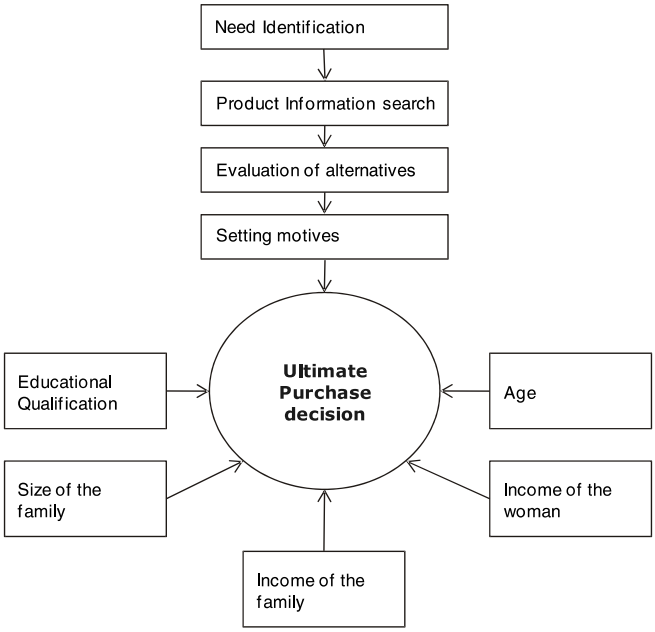


Fig. 1: Product purchase decision making process

1. Buying motives of the products such as mixies (blenders), television sets, two-wheelers, refrigerators, washing machines and personal computers was studied and it differs according to the circumstances. **Friedman's test is used for analyzing the factors.**

2. Reasons for not buying specific products such as mixies (blenders), television sets, two-wheelers, refrigerators, washing machines and personal computers was carried out and the reasons were analysed by using mean rank. Nearly twenty to twenty one reasons such as 1.Price too high 2. Family not for it. 3. Not required. 4. High electricity consumption. 5. Bad for health 6. Affects family interaction. 7. Affects children's education 8. Against religious principles. 9. Maintenance problems. 10. Possibility of accidents. 11. No computer literate person. 12. Price may come down. 13. May become outdated. 14. Low re-sale value. 15. Recurring expenses. 16. Lack of time. 17. Prefer hand wash. 18. Damage to garments. 19. Water scarcity. 20. Lack of space. 21. Any other reason. **All these reasons were analyzed for mean rank and their values were calculated from primary data.**

3. Product wise process of information search includes: Mode of information search: Information search is not a simple process. The flow of information to the consumers takes place through various channels. The channels differ from person to person and the prime mode may also differ due to various circumstances. The sample respondents were asked to express the mode of getting information for various products. **The collected data is analyzed with the help of Factor Analysis.** Another mode of analysis where the data is subjected was **Eigen values and Rotated Component matrix.** Cooper and Schindler states **Eigen values are the sum of the variances of the factor values, when it is divided by the number of variables, and Eigen value yields an estimate of the amount of the total variance explained by the factor.** According to them, as unrotated factor loadings have not clearly brought out the relationships, in order to secure important relationships between factors and variables, rotated component matrix is used.

4. Evaluation of product alternatives: The base for the evaluation of product alternatives differs due to various internal and external factors. The process of evaluation may be on the basis of price, brand, appearance, performance, user-friendliness, after-sales service etc. The respondents were asked to express the bases followed for **comparing or evaluating certain products, on a five point scale.**

5. Mode of decision-making: The identified variables such as age, income of the family, income of the working wives, family size and educational qualification may influence the decision-making of the sample respondents. These factors may vary from individual to individual and steps are taken to analyze the nature of the variables and the influence of the variables on the decision making process. **A special tool, Logistic Regression Analysis is used to find the relative influence of the variables.** Logistic Regression Analysis is used in the case of the mixie, washing machine, and refrigerator, the decision to buy, which is ultimately made by the working wives. The

decision to buy other appliances does not fully depend on the women's purchase decisions. Hence, this analysis is not applied to television sets, two-wheelers and personal computers.

RESULTS

Awareness of the need for a particular product or service alone is not sufficient to proceed with the actual buying process. There should be an urge or strong motive to possess the proposed items.

Table-1 showing motives for buying household commodities

S. No.	Motives	Mean Rank					
		Mixer	TV sets	Two wheelers	Refrige -rators	Washing machine	Personal computers
1.	To make the work easier	2.11					
2.	To save time	2.14		2.46		3.09	
3.	To hear and view news		2.51				
4.	Children's entertainment		3.15				
5.	Educational value for children		3.59				
6.	Convenient travel			3.41			
7.	To store raw vegetables and fruits				2.06		
8.	To preserve food				2.83		
9.	Hand washing is laborious					3.02	
10.	For self learning and use of internet facility						3.52
11.	Attractive advertisements	3.81		6.87			
12.	As a status symbol	4.18	5.46	8.20	5.52	6.45	7.19

As per the results obtained from Friedman's test (Table -1), the prime motive of buying a mixie is that the appliance makes work easy and minimizes physical effort and household work. It is inferred that the respondents have purchased television sets primarily for the sake of listening to and viewing news and purchase of two wheelers is to save time in the daily routine. The household commodities like refrigerator serves the purpose of preserving cooked food and minimizing waste, likewise washing machines and personal computers were opted to avoid laborious work and for the sake of self-learning and for using internet facilities. Motive of buying commodities as a status symbol shows the final rank in all the mean rank computed.It shows the consciousness of need of the people towards getting the commodities.

It may appear that most of the appliances selected for the study are essential for household in general. Some families have made a conscious decision not to acquire some of them, or feel that these are not required. Recurring costs such as electricity consumed or maintenance expenses are considered a problem with mechanical appliances. Negative impact on health and on children's education is also a significant factor. Appliances used for preparing or storing food, though they may save labour, are felt to affect the taste and quality of food. Similarly, the washing machine is felt by some not to be as safe or as effective as hand-washing. Inability to use the item is also a deterrent, for instance, water scarcity and lack of space with regard to washing machines and lack of training in the case of the personal computer.

The respondents were asked to rank the reasons for gathering information before buying a product. They may not be familiar with the products or they may give importance to price, features, etc. Hence, the consumers may go in for information search. The information gathered may influence the consumer in making a buying decision (Table-2).

Table-2 shows the reason for information gathering by the sample respondents. Their attitudes for various factors were collected and analyzed by the Likert attitude scales. It is seen that the most important factor urging

Table -2 showing reasons for Gathering information about the commodities

Reasons	Strongly agree	Agree	No opinion	Disagree	Strongly disagree	Likert scale	Rank
High investment	217	213	3	16	11	609	II
Less frequent purchase	163	269	4	15	9	562	III
Fear of wrong choice	247	172	5	19	17	613	I
To compare features	47	359	8	35	11	396	V
To know availability	50	351	6	47	6	392	VI
To compare prices	155	268	3	21	13	531	IV

Source : Computed from Primary Data

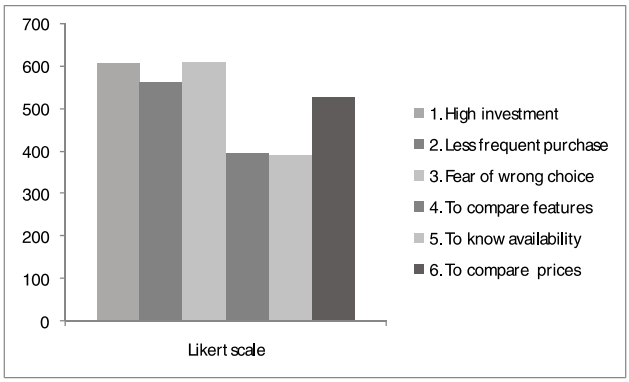


Fig. 2

respondents for information search is the fear of making a wrong choice as the scale points secured is 613. Next important reason is that the selected products are relatively expensive and are consumer durables. The third rank is given for the reason that these items are less frequently purchased. The fourth factor identified is the price. The factors of comparing features and to know the availability of products in the market are assigned the fifth and sixth ranks respectively.

The respondents of the study are working wives and they may have more exposure to the world outside their homes. The sources may be the print media, or voice media or direct mail media or group media. Factor analysis in relation to mode of getting information reveals the most influential factors in information mode. In this analysis, 14 factors are considered and these are the ways and means for collecting information about the consumer durables selected. The ranking by the respondents on a five point scale is considered and the analysis is done.

Fig.3: Initial Eigen Values

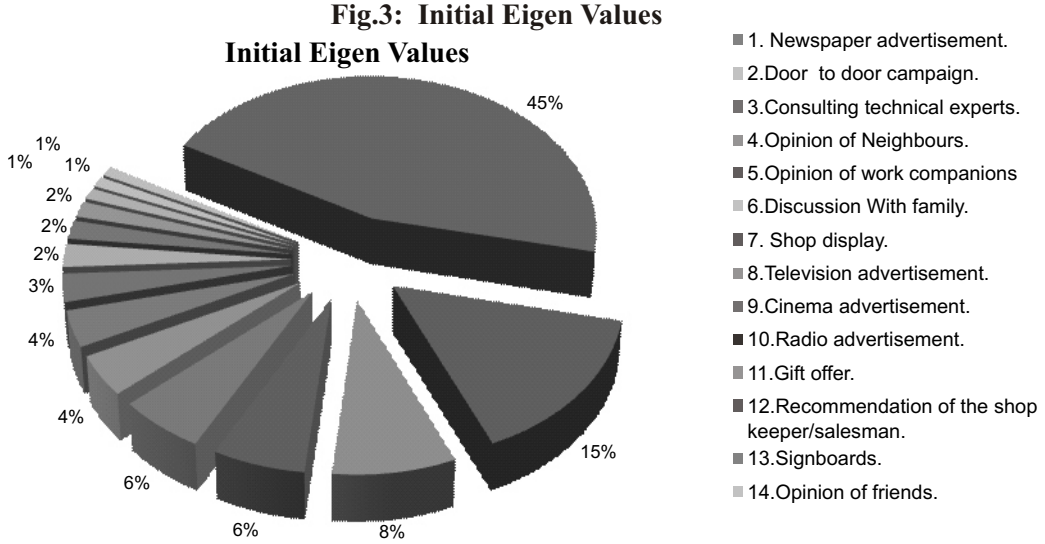
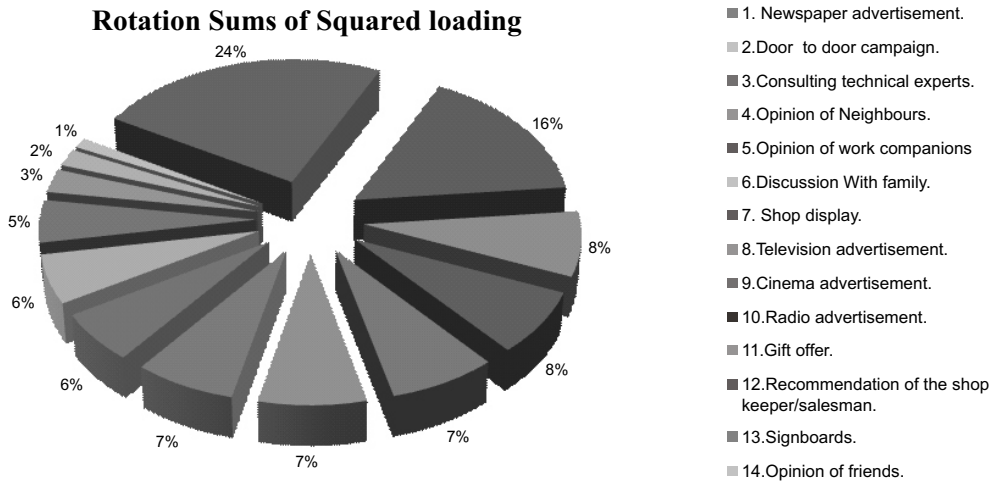


Fig.4: Rotation Sums of Squared Loading



The Initial Eigen values and Rotation sums of squared Loadings (Fig. 3 & 4) reveals that the newspaper advertisement stands first among the influential factors and it has become the prime mode for getting information about the product. The next factor identified is the door to door propaganda campaign. The third influential factor is the consultation of technical experts and the fourth factor is the opinion of neighbors. The fifth factor is the opinion of work companions and the sixth influential factor is the discussion with the rest of the family. The factor shop display ranks seventh, the television advertisement ranks tenth. The other factors are gifts and offers, the recommendation of the shopkeeper and salesman, signboards and opinion of friends.

The base for the evaluation process reveals that the prime factor considered for evaluating product alternatives is the price of the product. Next factor is the life expectancy of the product. The third fact is the appearance and the colour of the product and fourth factor identified is the warranty period given for the particular product. It is inferred that the prime influential factors in the evaluation of product alternatives are the price, life expectancy or durability of the product, appearance and colour and the warranty period given for the product (Table-3).

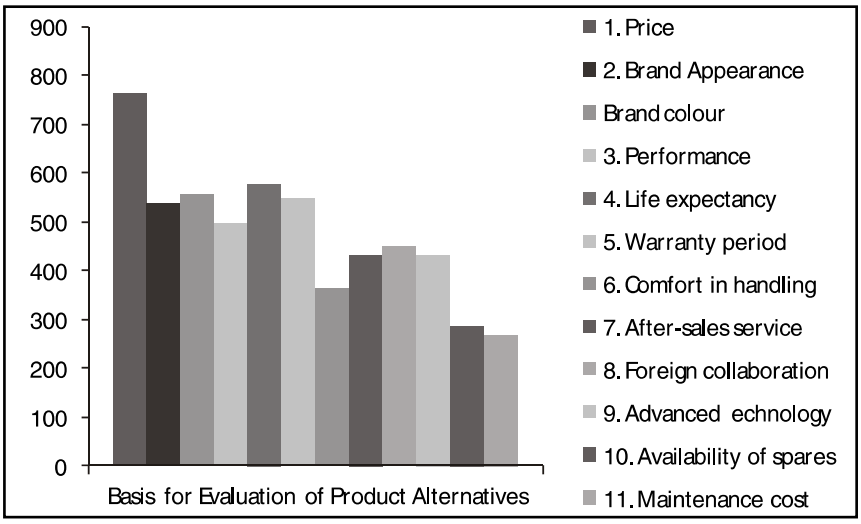
As seen in Fig. 5, the factors influencing decision-making refers to identified variables such as age, income of the

Table-3 Showing the Basis for Evaluation of Product Alternatives

Basis	Always	Often	Sometimes	Rarely	Never	Points	Rank
Price	389	36	3	14	18	764	I
Brand appearance	245	143	4	41	27	538	V
Brand colour	214	193	4	35	14	558	III
Performance	283	67	16	56	38	501	VI
Life expectancy	322	48	15	39	36	581	II
Warranty period	232	159	13	40	16	551	IV
Comfort in handling	167	176	14	60	43	364	X
After-sales service	180	172	24	68	16	432	IX
Foreign collaboration	176	194	13	59	18	451	VII
Advanced Technology	161	218	6	44	31	434	VIII
Availability of spares	190	88	14	155	13	287	XI
Maintenance cost	226	73	24	118	19	269	XII

Source: Compiled from primary data

Fig. 5



family, income of the working wives, family size and educational qualification may influence the decision making of the sample respondents. Among home appliances, the blender is considered to be a necessity in most Indian middle class families. In the case of blender, by applying the Forward (Likelihood Ratio) Method, no specific variable has been identified (Tables 4 & 5). The calculated probability is 0.8924, which is higher than 5 percent level of significance. The difference is not significant.

Table-4 Showing Validity of the Logistic Regression Model: Mixie (Blender/Grinder)

Chi square value	df	Significance
1.672	5	-0.8924

Table-5: The fitted Logistic values: Mixie (Blender/Grinder)

Variable	Score	df	Sig.	R
Family	0.0303	1	0.8618	0.0000
Women's income	0.3313	1	0.5648	0.0000
Total income	0.0050	1	0.9439	0.0000
Age	1.3424	1	0.2466	0.0000
Education	0.0266	1	0.8704	0.0000

The model does not lend itself for further processing as the result showed that there is no possibility to add or delete any variable. So the variable could be eliminated or deleted. It may be noted that the cost of a mixie is not very high like that of other appliances. There is ample chance that it could have even been purchased without any time delay or with least financial planning.

Regarding washing machine, considering the five variables, namely women's income, family size, total income, age and educational qualification, by using the Forward Likelihood Ratio Method, the relative influence of the variables are analyzed.

Table-6 Showing Validity of the Logistic Regression Model: Washing Machine

Chi square value	df	Significance
15.490	2	0.0004

Source: Compiled from Primary Data: Forward Likelihood Ratio Method

Table 7. Logistic Regression Model
Logistic Coefficient with Family size and Women's Income: Washing Machines

Variable	E	S.E.	Wald	df	Signifi-cance	R	Exp (B) = fold
Family	-0.6630	0.2195	9.1257	1	0.0025	-0.1118	0.5133
Women's income	0.5127	0.2330	4.8819	1	0.0271	0.0711	1.6698
Constant	0.5093	0.5117	0.9906	1	0.3196		

Considering the five variables, namely women's income, family size, total income, age and educational qualification, by using the Forward Likelihood Ratio Method, the relative influence of the variables are analyzed. The calculated probability of the Chi-square value on the basis of forward likelihood ratio/method is 0.0004, which is less than the probability value 0,05 at 5 percent significance level. The difference between the expected as well as observed logistic regression values is highly significant. Hence, this model may be used to analyze the influence of the factors (Tables 6 & 7).

By fitting the five identified variables in the logistic regression, it is noticed that except women's income and family size, the other variables do not influence the decision-making. Further analysis is made and presented in Tables 8 and 9 where Probability of the event $Y = 1/1+e^{-z}$

$Z = 0.5093+0.5127X_1-0.6630X_2$,

X_1 =Women's Income, X_2 = Family size

The calculated probability of family size is 0.0025 and this value is less than 0.05 at 5 percent level of significance. The differences between the calculated and observed logistic regression model values are significant. Therefore, the size of the family influences the decision making process in buying washing machines. In the same way, the calculated probability -women's income is 0.0271, which is less than 0.05 at 5 percent level of significance. From this it can be inferred that women's income plays a significant role in the buying decision of washing machines. The relevancy of the study during this period is evident by the fact that by every one unit of increase in a women's income, the decision-making power increases by 1.6698 fold whereas in the family size, it is only 0.5153 fold. In other words, as women's income increases, their decision making capacity also increases and as the women move from micro- family to small sized family and then to large sized family, their decision-making capacity decreases. Regarding Refrigerator, it has been already identified that women predominantly make the decision with regard to the purchase of refrigerators.

Table-8 Showing Validity of the Logistic Regression Model: Refrigerator

Chi square value	df	Significance
14.225	2	0.0008

Source: Compiled from Primary Data: Forward Likelihood Ratio Method

Table 9. Logistic Regression Model
Logistic Coefficient with Family size and Women's Income: Refrigerator

Variable	E	S.E.	Wald	df	Signifi-cance	R	Exp (B) = fold
Family	-0.4355	0.2211	3.3878	1	0.0489	-0.0588	0.6469
Women's income	0.8373	0.3055	7.5143	1	0.0061	0.1006	2.3102
Constant	0.4665	0.5608	0.6922	1	0.4054		

Since the calculated probability of the Chi-square value based on the forward likelihood ratio method is 0.0008 which is less than 0.05, the difference is highly significant at the 5 percent level. It may be concluded that this model is found to fit the data well. By fitting the identified five variables in the logistic regression, it is realized that the variable such as age, total income and level of education have no significance. Therefore, the factors, namely, family size and the income of the working wives are found to be the influencing factors. Therefore,

Probability of the event $Y = 1/1+e^{-z}$

$Z = 0.4665+0.8373\ X_1-0.4355\ X_2$,

X_1 =Women's Income,

X_2 = Family size.

The calculated probability of family size is 0.0489 which is less than the 5 percent level of significance. Therefore, the family size plays a significant role in women's decision-making process to buy a refrigerator. Similarly, the calculated probability of women's income is 0.0061, which is less than 5 percent level of significance. This indicates to what extent a women's income influences the decision making process.

The study reveals that as women's income increases by one unit, their decision making capacity increases by 2.3105 fold, whereas, their decision making power is reduced to 0.6469 fold, as one moves from the micro family

to the small size and then to the large size family. In other words, their capacity to make a decision increases as their income increases and the capacity to make a decision decreases as the family size increases.

Jagdesh et al. (1999) express the same opinion that the employment status of women as well as the income contributed to the family brings greater acceptance and women play an important role in the family's decision making.

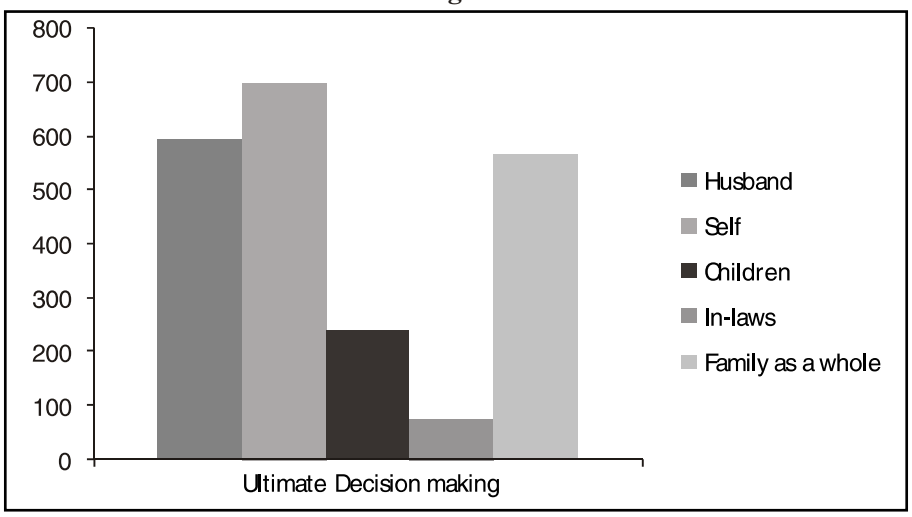
Decision-making is a process and it has to pass through various stages. In this study, the decision making usually lies among the members of the family especially the sample respondents' husband, children, in-laws or the family as a whole. The decision may also vary in relation to the product. The data collected in this regard is compiled in Table-10.

Table-10 Shows Ultimate Decision-making

Consumer group	Mixie	T.V.	Two wheeler	Refrige-rator	Washing machine	Computer	Total	Rank
Husband	8 (1.75)	137 (30.8)	247 (57.30)	101 (25.69)	80 (20.51)	22 (33.48)	595	II
Self	198 (43.42)	32 (7.2)	40 (9.30)	202 (51.39)	222 (56.9)	5 (8.06)	699	I
Children	22 (4.83)	181 (40.7)	14 (3.24)	6 (1.53)	7 (1.9)	9 (14.52)	239	IV
In-laws	66 (14.47)	3 (0.7)	3 (0.69)	3 (0.76)	2 (0.5)	1 (1.61)	78	V
Family as a whole	162 (35.53)	92 (20.7)	127 (29.47)	81 (20.63)	79 (20.25)	25 (40.33)	566	III
Total	456 (100)	445 (100)	431 (100)	393 (100)	390 (100)	62 (100)		

Source: Compiled from Primary Data.
Percentage is given within parenthesis. N- Sample working wives.

Fig. 6



In the case of television sets, the final decision is taken by the children in the family in the case of 40.7 percent of respondents and by the husband in the case of 30.8 percent of respondents. Regarding two wheelers, the final decision was taken by the husband in the case of 57.30 percent of respondents: and by the family as a whole in the case of 29.47 percent of respondents.

In the case of refrigerators, the final decision to purchase the product was taken by the respondents themselves in 51.39 percent of the sample, and by the husband in the case of 25.69 percent of sample respondents. With regards to washing machines, the final decision to buy was taken by 56.9 percent of respondents and by the husband in the case of 20.51 percent of sample respondents. With regard to personal computer, the final decision to buy was taken by the family as a whole in the case of 40.33 percent of respondents and by the husband in the case of 33.48 percent of sample respondents.

It is inferred from the analysis that the final decision maker in purchasing the mixer, the refrigerator and washing machine is the sample respondent (working wife), for television sets it is the children; for two wheelers it is the husband, and for personal computers, it is the family as a whole.

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CONCLUSION

The farmers of the country face multifarious problems. Water problem is the main reason for decrease in the yielding of the land. The farmers use traditional method of farming which is not suitable for modern crops. Using Bio-fertilizer will minimize the expenses. The government should try to eliminate such types of problems frequently faced by farmers. That will be the proper remedy to safeguard the farmers. The landlords only borrow huge amount of loans from various banks as they have more influence in the local areas. Only limited small farmers will be benefited through this scheme. The debt waiver scheme in the budget is announced for Rs.60, 000 crores. It will not benefit all the farmers. It will be more useful only to the land lords who have influence in the local areas and in banks. So the government should find a permanent solution to solve the problems of the farmers. What is needed is an integrated bottom to top approach for increasing the productivity, reducing the cost, and fetching remuneration prices for the farm products, and to ensure a decent life to the food provider of the nation - the farmer.

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